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6P 36611

PATENT
Express Mail No. EL809718538US
Attorney Docket No. 5125.02

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

K. Jon Kern et al.

Serial No.: 09/677,401

Filed: 29 September 2000

For: LOYALTY REWARD PROGRAM FOR
REDUCING THE BALANCE OF A
LOAN OBLIGATION

Examiner: _____

Art Unit: 3661

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